

Information to identify the case:

Debtor 1	<u>Kyu Taik Lee</u>	Social Security number or ITIN	xxx-xx-1970
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tong Ha Yang</u>	Social Security number or ITIN	xxx-xx-9067
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-19273-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kyu Taik Lee

Tong Ha Yang

8/4/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Kyu Taik Lee
 Tong Ha Yang
 Debtors

Case No. 17-19273-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db/jdb
 aty
 cr
 +Kyu Taik Lee, Tong Ha Yang, 53 Delmar Avenue, Cresskill, NJ 07626-1501
 +John C. Kim, 163-10 Northern Boulevard, Suite 201, Flushing, NY 11358-2652
 +Ascension Capital Group Attn: BMW Financial Servic, Zann Welch, PO BOX 165028,
 Irving, TX 75016-5028
 516809833 +270 MADISON AVE ASSC., LLC, 550 MAMARONCK AVENUE, SUITE 404, HARRISON, NY 10528-1614
 516809832 +270 MADISON AVE ASSC., LLC, 200 PARK AVENUE SOUTH, 10TH FLOOR, NEW YORK, NY 10003-1540
 516809838 +BERGEN COUNTY SHERIFF DEPT., 10 MAIN STREET, HACKENSACK, NJ 07601-7071
 516809841 #+BULEE CAFE, LTD, 270 MADISON AVENUE, NEW YORK, NY 10016-0601
 516809842 +NEW BANK, 146-01 NORTHERN BOULEVARD, FLUSHING, NY 11354-4234
 516809843 +NYC DEPT OF FINANCE, 345 ADAMS STREET, 10TH FLOOR, SOUTH SIDE, BROOKLYN, NY 11201-3719
 516809844 +NYS ATTORNEY GENERAL, ATTN: LITIGATION BUREAU, 120 BROADWAY. 24TH FL.,
 NEW YORK, NY 10271-0029
 516809845 NYS DEPT. TAX & FINANCE, BANKRUPTCY SECTION, P.O. BOX 5300, ALBANY, NY 12205-0300
 516809846 +NYS DEPT. TAX & FINANCE, 15 METROTECH CENTER, BROOKLYN, NY 11201-3826
 516809847 NYS UNEMPLOYMENT INSURANCE, ATTN: INSOLVENCY UNIT, BLDG. #12 ROOM 256, ALBANY, NY 12201
 516809848 +SHAPIRO & DENARDO, LLC, 14000 COMMERCE PARKWAY, SUITE B, MOUNT LAUREL, NJ 08054-2242
 516809851 +SMITH & KRANTZ, LLP, 122 EAST 42ND STREET, SUITE 1518, NEW YORK, NY 10168-1599
 516809854 +SPECIALIZED LOAN SERVICING/SLS, 8742 LUCENT BLVD STE 300, HIGHLANDS RANCH, CO 80129-2386
 516809852 +SPECIALIZED LOAN SERVICING/SLS, ATTN: BANKRUPTCY, PO BOX 636005, LITTLETON, CO 80163-6005
 516809855 +SU NAM BU, 40-04 WESTMORELAND STREET, LITTLE NECK, NY 11363-1737
 516809857 +US DEPT OF ED/GREAT LAKES HIGHER EDUCATI, ATTN: BANKRUPTCY, 2401 INTERNATIONAL LANE,
 MADISON, WI 53704-3121
 516809858 +US DEPT OF ED/GREAT LAKES HIGHER EDUCATI, PO BOX 7860, MADISON, WI 53707-7860
 516809859 +YONG WON BU, 40-04 WESTMORELAND STREET, LITTLE NECK, NY 11363-1737

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 22:56:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516809834 +EDI: AMEREXPR.COM Aug 04 2017 22:38:00 AMEX, CORRESPONDENCE, PO BOX 981540,
 EL PASO, TX 79998-1540
 516809835 +EDI: AMEREXPR.COM Aug 04 2017 22:38:00 AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
 516809837 +EDI: BANKAMER.COM Aug 04 2017 22:38:00 BANK OF AMERICA, PO BOX 982238,
 EL PASO, TX 79998
 516809836 +EDI: BANKAMER.COM Aug 04 2017 22:38:00 BANK OF AMERICA, NC4-105-03-14, PO BOX 26012,
 GREENSBORO, NC 27420-6012
 516809840 +EDI: BMW.COM Aug 04 2017 22:38:00 BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR,
 DUBLIN, OH 43017
 516809839 +EDI: BMW.COM Aug 04 2017 22:38:00 BMW FINANCIAL SERVICES, ATTN: BANKRUPTCY DEPARTMENT,
 PO BOX 3608, DUBLIN, OH 43016
 516818860 +EDI: AISACG.COM Aug 04 2017 22:38:00 BMW Financial Services NA, LLC,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516809849 +E-mail/Text: birminghamtops@sba.gov Aug 04 2017 22:56:39 SMALL BUSINESS ADMIN,
 801 TOM MARTIN DRIVE, SUITE 120, BIRMINGHAM, AL 35211-6424

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516809850* +SMALL BUSINESS ADMIN., 801 TOM MARTIN DRIVE, SUITE 120, BIRMINGHAM, AL 35211-6424
 516809853* +SPECIALIZED LOAN SERVICING/SLS, ATTN: BANKRUPTCY, PO BOX 636005, LITTLETON, CO 80163-6005
 516809856* +TONG HA YANG, 53 DELMAR AVENUE, CRESSKILL, NJ 07626-1501

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 31

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for
Securitized Asset Backed Receivables LLC Trust 2006-WM1, Mortgage Pass-Through Certificates,
Series 2006-WM1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald V. Biase dbiase4236@gmail.com, dvb@trustesolutions.net;pbellina@outlook.com
Kwangsoo Kim on behalf of Joint Debtor Tong Ha Yang lawyerksk@gmail.com, johnckim1@gmail.com,
richardjcklaw@gmail.com,stevejcklaw@gmail.com;r43428@notify.bestcase.com
Kwangsoo Kim on behalf of Debtor Kyu Taik Lee lawyerksk@gmail.com, johnckim1@gmail.com,
richardjcklaw@gmail.com,stevejcklaw@gmail.com;r43428@notify.bestcase.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5